

In re:
Robert Kevin Edinger
Kaitlyn Elizabeth Edinger
Debtors

Case No. 19-12414-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jul 12, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Kevin Edinger, Kaitlyn Elizabeth Edinger, 17 E. Laurel Ave., Pen Argyl, PA 18072-1101
14307765	+ First Commonwealth FCU, 257 Brodhead Rd, Bethlehem, PA 18017-8938
14307784	+ Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 13 2024 00:09:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 13 2024 00:10:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14340921	EDI: ATLASACQU	Jul 13 2024 04:01:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14337489	Email/PDF: bncnotices@becket-lee.com	Jul 13 2024 00:20:25	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14311030	+ EDI: AIS.COM	Jul 13 2024 04:05:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14340672	Email/PDF: bncnotices@becket-lee.com	Jul 13 2024 00:20:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14326034	+ Email/Text: RASEBN@raslg.com	Jul 13 2024 00:09:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14323385	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 13 2024 00:09:00	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14346681	+ EDI: CITICORP	Jul 13 2024 04:01:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14346295	EDI: Q3G.COM	Jul 13 2024 04:01:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14311073	EDI: DISCOVER	Jul 13 2024 04:01:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14343434	Email/PDF: resurgentbknofications@resurgent.com	Jul 13 2024 00:07:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14345170	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 13 2024 00:10:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14307774	Email/Text: Bankruptcy.Notices@pnc.com	Jul 13 2024 00:09:00	PNC Bank, Attn: Bankruptcy Department, PO Box

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14344733	EDI: PRA.COM	Jul 13 2024 04:01:00	94982: Mailstop BR-YB58-01-5, Cleveland, OH 44101 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14307776	+ Email/Text: bankruptcynotices@psecu.com	Jul 13 2024 00:10:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
14342383	EDI: Q3G.COM	Jul 13 2024 04:01:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14342384	EDI: Q3G.COM	Jul 13 2024 04:01:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14327923	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 13 2024 00:10:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14345182	+ EDI: AIS.COM	Jul 13 2024 04:05:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14337490	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14337491	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14340716	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14326235	*+	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com

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Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY ZAWARSKI

on behalf of Joint Debtor Kaitlyn Elizabeth Edinger zzawarski@zawarskilaw.com

ZACHARY ZAWARSKI

on behalf of Debtor Robert Kevin Edinger zzawarski@zawarskilaw.com

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Robert Kevin Edinger</u>	Social Security number or ITIN	xxx-xx-8696
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kaitlyn Elizabeth Edinger</u>	Social Security number or ITIN	xxx-xx-4595
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-12414-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Kevin Edinger

Kaitlyn Elizabeth Edinger
fka Kaitlyn Elizabeth Eckley

7/12/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.